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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Raina First name	First name
your government-issued picture identification (for example, your driver's	Middle name	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1201	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Raina First Name	Love Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	12334 S Morgan Number Street	Number Street
	Calumet Park Illinois 60827	71.0.4
	City State Zip Code Cook	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Raina			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	е		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		scription of each, see <i>Notice Req</i> i . Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or me may pay with a credit  I need to pay the fee Individuals to Pay Yo  I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if you oney order If your attorney is card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Coe be waived (You may request required to, waive your fee, and that applies to your family sign, you must fill out the Application.	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and yo	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to lin			b you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Raina Love \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Raina
 Love
 Case number (if known)

 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You m	ust check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
file for bankruptcy. You must truthfully check one of the following choices. If			he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	following choices. If you cannot do so, you		er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you		from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	I certify that I asked for credit counseling se from an approved agency, but was unable t obtain those services during the 7 days afte made my request, and exigent circumstance merit a 30-day temporary waiver of the requirement.		ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances
cre	paid, and your creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wit		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rec mu wit	ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Raina	NO. 1 11 NO. 1	Love	Case number (if known)	
Part 6: First Name  Answer These Que	Middle Name estions for Reporting P	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts p "incurred by an in  No. Go to line  Yes. Go to line  16b. Are your debts p money for a busin  No. Go to line  Yes. Go to line	primarily consumer debts? Individual primarily for a person to the test of the	sonal, family, or househo Business debts are debts igh the operation of the b	that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are p	nder Chapter 7. Go to line 18. r Chapter 7. Do you estimate t paid that funds will be available		erty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001-1 10,001-1	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 million	\$10,000 00 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,000 00 \$50,000	001-\$10 million 1,001-\$50 million 1,001-\$100 million 10,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to file to of title 11, United State under Chapter 7.  If no attorney represent out this document, I had I request relief in according	under Chapter 7, I am awardes Code. I understand the rests me and I did not pay or a lave obtained and read the nod ance with the chapter of ti	e that I may proceed, if eli elief available under each gree to pay someone who otice required by 11 U.S. itle 11, United States Coo	de, specified in this petition.
	connection with a bank			noney or property by fraud in nprisonment for up to 20 years, or
	/s/ Raina Love Signature of Debtor 1	<u> </u>	Signature of De	btor 2
	J	/8/2017 MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Raina		Love	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, d	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	ormation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Chris Prvor		Date	5/8/2017
	Signature of Attorney for	or Debtor		IM / DD / YYYY
	. J			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Raina		Love				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)	_						

	Check if	this	is	an
_	amende	d filir	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>'</del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,774.00
1c. Copy line 63, Total of all property on Schedule A/B	\$10,774.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$13,870.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,165.00 ———————————————————————————————————
Your total liabilities	\$36,035.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$957.00
5. Schedule J: Your Expenses (Official Form 106J)	\$637.00
5. Scriedule 3. Tour Expenses (Official Form 1003)	

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$957.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$14,617.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$14,617.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your ca	ase:					
					Laura			
Debtor 1		Raina First Name	Middle N	Name	Love Last Name	_		
Debtor 2								
(Spouse, if fi	ling)	First Name	Middle N	Name	Last Name			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois (State)	_		
Case num (If known)	nber					_		_
Officia	al Fo	orm 106A/B						Check if this is an amended filing
Sche	dul	e A/B: Prope	rty					12/1
category v responsibl write your	where le for name	you think it fits best. B supplying correct inform a and case number (if k	se as complete a mation. If more s nown). Answer e	nd ac pace very	•	ed people a neet to this f	re filing together, both a form. On the top of any a	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, c	r Other Real Estate You Ow	n or Have	an Interest In	
			uitable interest	in an	y residence, building, land, or si	milar propei	ty?	
~		Go to Part 2						
	Yes.	Where is the property?						
1.1				Wh	at is the property? Check all that	apply.		claims or exemptions. Put ared claims on <i>Schedule D:</i>
1.1	Stree	t address, if available, or o	other description	H	Single-family home  Duplex or multi-unit building		Creditors Who Have Cla	nims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
					Manufactured or mobile home		entire property?	portion you own?
	Num	ber Street			Land		Describe the nature o	f vour ownorchin
	144111	50.000			Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other	=	the entireties, or a life	e estate), if known.
					o has an interest in the property	/? Check	Check if this is co	ommunity property
				one				
				H	Debtor 1 only Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and an	other		
				Oth	er information you wish to add	about this it	em, such as local	
			_	pro	perty identification number:			
If you	own o	or have more than one, lis	st here:	Wh	at is the property? Check all that	apply	Do not doduct socured	claims or exemptions. Put
1.2				П	Single-family home	арріу.	the amount of any secu	red claims on Schedule D:
	Stree	t address, if available, or o	other description	П	Duplex or multi-unit building			nims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			<del></del>
	Num	ber Street		Ш	Land Investment property		Describe the nature of	f your ownership
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	H	Other	_		
				Wh	o has an interest in the property	?? Check	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			
				П	Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and an	other		
					er information you wish to add perty identification number:	about this it	em, such as local	

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Debtor 1	Raina		Love Case numb	er (if known)	
	First Name	Middle Name	Last Name		
1.3	et address, if available, or othe	[	What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		] 	Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare	Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
Oily	Glate	· [	Other  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this item	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	ion you own for a	property identification number: all of your entries from Part 1, including any entri ere.	es for pages	
Oo you ow you own th 3. Cars, va	nat someone else drives. If yo ns, trucks, tractors, sport utili	quitable interest u lease a vehicle,	t in any vehicles, whether they are registered or ralso report it on Schedule G: Executory Contracts and cycles		
3.1	Make Model:	Mitsubishi Outlander 2010	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2010 Mitstubishi Outlander	95000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$9325.00	Current value of the portion you own? \$9325.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and another  Check if this is community property (see instructions)		

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ebtor i	Raina			e number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the property?			claims or exemptions. I
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only	Creditors VVr	no Have Cla	aims Secured by Proper
	Approximate mileage:		Debtor 2 only	Current valu	ue of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire prope	erty?	portion you own?
			At least one of the debtors and another	er		
			Check if this is community propert	v (see		
			instructions)	, (		
3.4	Make		Who has an interest in the property?	heck Do not dedu	ct secured	claims or exemptions. I
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only	Creditors Wr	no Have Cla	aims Secured by Proper
	Approximate mileage:		Debtor 2 only	Current valu	ue of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entire prope	erty?	portion you own?
			At least one of the debtors and another	er		
			Check if this is community propert	y (see		
			instructions)			
			er recreational vehicles, other vehicles, a t, fishing vessels, snowmobiles, motorcycle a			
Exa	mples: Boats, trailers, motors No Yes			ccessories check Do not dedu		claims or exemptions. I Ired claims on <i>Schedul</i> e
Exa	mples: Boats, trailers, motors No Yes Make		t, fishing vessels, snowmobiles, motorcycle a  Who has an interest in the property? C	ccessories  Check Do not dedu the amount	of any secu	•
Exa	mples: Boats, trailers, motors No Yes Make Model:		t, fishing vessels, snowmobiles, motorcycle a  Who has an interest in the property? Cone.	ccessories  Check Do not dedu the amount	of any secu no Have Cla	red claims on <i>Schedule</i>
Exa	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:		t, fishing vessels, snowmobiles, motorcycle a  Who has an interest in the property? Cone.  Debtor 1 only	check Do not dedu the amount of the amount of the control of the c	of any secu no Have Cla ue of the	ured claims on <i>Schedule</i> aims Secured by Propen
Exa	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		t, fishing vessels, snowmobiles, motorcycle a  Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only	check Do not dedu the amount Creditors Wh Current value	of any secu no Have Cla ue of the	ured claims on Schedule aims Secured by Propert Current value of the
Exa	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	check Do not dedu the amount Creditors Wr  Current value entire proper	of any secu no Have Cla ue of the	ured claims on Schedule aims Secured by Propert Current value of the
Exa	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	check Do not dedu the amount Creditors Wr  Current value entire proper	of any secu no Have Cla ue of the	ured claims on Schedule aims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:		who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community propert	check Do not dedu the amount . Creditors Wr Current valuentire proper er y (see	of any section of the o	ured claims on Schedule aims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:		who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions)	check Do not dedu the amount of the composition of	of any secure of the erty?	claims or Schedule control of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Cone	check Do not dedu the amount of the composition of	of any secure of the erty?	ured claims on Schedule aims Secured by Propentation S
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:		Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Cone.	check Do not dedu the amount of the composition of	of any secure of the erty?	claims or Schedule control of the portion you own?  claims or exemptions. I
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Cone.  Debtor 1 and Debtor 2 only  At least one of the debtors and another instructions)  Who has an interest in the property? Cone.  Debtor 1 only	check Do not dedu the amount of Creditors Wh  Current value entire proper er by (see  Check Do not dedu the amount of Creditors Wh	of any secund Have Clause of the erty?  Inct secured of any secund Have Clause of the	red claims on Schedule aims Secured by Propen  Current value of the portion you own?  claims or exemptions. I ured claims on Schedule aims Secured by Propen
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothed instructions)  Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only	Check Do not dedu the amount Creditors Wh  Current value entire proper er y (see  Check Do not dedu the amount Creditors Wh  Current value entire proper	of any secund Have Clause of the erty?  Inct secured of any secund Have Clause of the	claims or exemptions. I claims Secured by Propention you own?
4.1	mples: Boats, trailers, motors  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property? Cone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anothed instructions)  Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only	Check Do not dedu the amount of Creditors When the proper of the company of the c	of any secund Have Clause of the erty?  Inct secured of any secund Have Clause of the	claims or exemplared claims or Secured by  Current value portion you or claims or exemplared claims on Secured by  Current value

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Debtor 1 Raina First Name	Love Middle Name Last Name	Case number (if known)	
	our Personal and Household Items		
	e any legal or equitable interest in any of the fo	llowing items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	and furnishings Jliances, furniture, linens, china, kitchenware		
No ✓ Yes. Describe	Miscellaneous goods and furniture		\$289.00
7. Electronics Examples: Television	s and radios; audio, video, stereo, and digital equipment; c	omputers, printers, scanners; music	
Yes. Describe	TV/Cellular Phone/Laptop/Tablet		\$450.00
stamp, c	Lue and figurines; paintings, prints, or other artwork; books, pic pin, or baseball card collections; other collections, memorab		
✓ No Yes. Describe			
and kaya	orts and hobbies notographic, exercise, and other hobby equipment; bicycles ks; carpentry tools; musical instruments	s, pool tables, golf clubs, skis; canoes	
Yes. Describe  10. Firearms			
Examples: Pistols, ri  No  Yes. Describe	les, shotguns, ammunition, and related equipment		
11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessor	ies	
Yes. Describe	Miscellaneous clothing		\$498.00
gold, silv	jewelry, costume jewelry, engagement rings, wedding rings er	, heirloom jewelry, watches, gems,	
Yes. Describe			
13. Non-farm anima Examples: Dogs, ca			
No Yes. Describe			·
14. Any other perso	nal and household items you did not already list, includ	ling any health aids you did not list	
Yes. Describe			
	lalue of all of your entries from Part 3, including any ent t number here		\$1237.00

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Deb	tor 1 Raina		Love	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your	Financial Assets			
		ny legal or equitable interes	t in any of the followin	g?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	<b>✓</b> No	ave in your wallet, in your home, in	·	n hand when you file your petition  Cash:	
17.		savings, or other financial accounts nstitutions. If you have multiple ac		ares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Bank of America		\$200.00
		17.2. Checking account: 17.3. Savings account:	Bank of America		\$12.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds	, or publicly traded stocks s, investment accounts with broke	rage firms, money market a	occounts	
	✓ No  Yes	Institution or issuer name:			
19.	Non-publicly traded an LLC, partnership,		ated and unincorporated	businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Raina		Love	Case number (if known)	
	First Name	Middle Name	Last Name	· , , <u></u>	
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
0.4					
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No		-		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	, ,	Pension plan:	-		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	or 1 Raina		Love	Case number (if known)	
	First Name	Middle Nar			
24.		in education IRA, in an accou 530(b)(1), 529A(b), and 529(b)		nder a qualified state tuition program.	
	✓ No Yes	Institution name and description	on. Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
0.5	<b>-</b>			· A · A · A · A · A · A · A · A · A · A	
25.		or your benefit	pperty (other than anything listed in l	ine 1), and rights or powers	
	✓ No Yes. Desc	cribe			
26.			crets, and other intellectual propert proceeds from royalties and licensing a	=	
	✓ No  Yes. Desc	oribe			
27.		nchises, and other general in ilding permits, exclusive licenses	ntangibles s, cooperative association holdings, liqu	or licenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ey or prope				portion you own?
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o			Federal:	portion you own? Do not deduct secured
	Tax refunds o	wed to you		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o	wed to you specific information It them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	specific information It them, including whether already filed the returns the tax years	pusal support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds o	specific information It them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds o  No Yes. Give abou you and  Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds o  No Yes. Give abou you and  Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State:  Local:  ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds o  No Yes. Give abou you and  Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds o  No Yes. Give abou you and  Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	ousal support, child support, maintenan	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o  No Yes. Give abou you and  Family suppor Examples: Pas  No Yes. Give	specific information It them, including whether already filed the returns the tax years  It t due or lump sum alimony, specific information	ousal support, child support, maintenan	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds o  No Yes. Give about you and  Family support Examples: Pas  No Yes. Give  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o  No Yes. Give about you and  Family support Examples: Pas  No Yes. Give  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o  No Yes. Give about you and  Family support Examples: Pas  No Yes. Give  Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years  It due or lump sum alimony, specific information	payments, disability benefits, sick pay, v	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Raina		Love	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expect	someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, el		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries f		\$212.00
Part	5: Describe Any B	usiness-Related Pro	operty You Own or Have an I	nterest In. List any real estate in Par	t1.
37.	Do you own or have a	ny legal or equitable in	nterest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	etronic devices
	✓ No ☐ Yes. Describe				

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Deb	tor 1 Raina		number (if known)	_
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipm	nent, supplies you use in business, and tools of your trade		
	<b>✓</b> No			
	Yes. Describe			
		<del>_</del>		
41.	Inventory			
	✓ No			
	Yes. Describe			
		_		
42.	Interests in partnerships or	joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists, mailing lists,	or other compilations		
	_			
	<b>✓</b> No			
	Yes. Do your lists include	personally identifiable information (as defined in 11 U.S.C. § 101(41A	A))?	
	☐ No			
	Yes. Describe			
	Tes. Describe			
44.	Any business-related prope	rty you did not already list		
	✓ No			
	Yes. Give specific information			
	information			
			· ·	
45. A	add the dollar value of all of v	our entries from Part 5, including any entries for pages you have	e attached	
		•		
<u> </u>	D	and Orange and Elektron Bulated Branch Very Orange	Have an lutanast la	
Pari		and Commercial Fishing-Related Property You Own or st in farmland, list it in Part 1.	Have an interest in.	
46.	Do you own or have any leg	al or equitable interest in any farm- or commercial fishing-relat		
	No. Go to Part 7.		Current value of the	
	Yes. Go to line 47.		portion you own? Do not deduct secured clain	ns
			or exemptions	
47.	Farm animals			
	Examples: Livestock, poultry,	farm-raised fish		
	<b>√</b> No			
	Yes. Describe			
	<u> </u>			

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Debt	tor 1 Raina First Name		ove C	ase number (if known)	
48.	Crops-either growing of		ast ivallie		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
E 1	Any form and common	usial fahina valatad musus utu van did m	sat alva adviliat		
51.		rcial fishing-related property you did n	lot aiready list		
	✓ No  Yes. Describe				
	<u> </u>				
		l of your entries from Part 6, including		have attached	
•				L	
Part '	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not L	ist Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	s, country olds monitorismp			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	it number here	1	•
O-1. A	ad the donar value of a	Toryour charles from Fure 7. Write the	it number here		
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>r</b>	part 2 total vehicles, line	e 5	\$9325.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1237.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$212.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62.1	Гotal personal property.	Add lines 56 through 61	\$10774.00	Copy personal property total	+ \$10774.00
					\$10774.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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			Docu	ment Page 20 of	71	
Fill i	n this infor	mation to identify your cas	e:			
Deb	tor 1	Raina		Love		
		First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States E	Sankruptcy Court for the: N	Northern D	District of Illinois		
Cas	e number	<u>-</u>		(State)		
(If kno	own)					Check if this is an
Of	ficial	Form 106C				amended filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exempt		12/15
as exaddi For state the atax- unde	each iten e a speci- eamount c exempt r er a law t exempti t lden Which see	more space is needed, figes, write your name and not property you claim fic dollar amount as exif any applicable statut etirement funds—may that limits the exemption would be limited to tify the Property You Count of exemptions are you claim claiming state and federare claiming federal exemptions.	Il out and attach to this d case number (if known as exempt, you must stempt. Alternatively, you ory limit. Some exempt be unlimited in dollar at on to a particular dollar the applicable statutor claim as Exempt aiming? Check one only, everal nonbankruptcy exempt options. 11 U.S.C. § 522(b)(2)	page as many copies of Page 2).  specify the amount of the current may claim the full fair mutions—such as those for hamount. However, if you clamount and the value of the amount.  Seen if your spouse is filing with you continue to the specific page 2	exemption you arket value of t ealth aids, rightlaim an exemption be property is a rou.	claim. One way of doing so is to the property being exempted up to the to receive certain benefits, and the of 100% of fair market value determined to exceed that amount,
		cription of the property an chedule A/B that lists this	d Current value of the portion you	Amount of the exemption yo	ou claim	Specific laws that allow exemption
	property		own  Copy the value from Schedule A/B	Check only one box for each o	exemption.	
	Brief		¢0.325.00	_		735 ILCS 5/12-1001(c); 735 ILCS
	description Mitsu	า: ıbishi Outlander,	\$9,325.00	\$0		5/12-1001(b)
		, 2010 Mitstubishi		100% of fair market valuable statutory limit		
	Line from Schedule	<i>A/B:</i> 03		,,		
	Brief					735 ILCS 5/12-1001(b)
	description	ղ։ king account, Bank	\$200.00	\$200.0	0	
	of Am	nerica		100% of fair market valuapplicable statutory limit		
	Line from Schedule	A/B:17		αρριισασι <del>ο</del> διαισιοί y III I II	•	
3.	-	_	mption of more than \$160, d every 3 years after that for	375? cases filed on or after the date o	f adjustment.)	

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$12.00 description: **✓** \$12.00 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$289.00 description: **✓** \$289.00 Miscellaneous goods 100% of fair market value, up to any and furniture applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief description: \$498.00 **✓** \$498.00 Miscellaneous clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$450.00 description: \$450.00 TV/Cellular 100% of fair market value, up to any Phone/Laptop/Tablet applicable statutory limit

Line from

Schedule A/B:

07

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		DC	ocument Page 22 of	71		
Fill in this infor	mation to identify your ca	se:				
Debtor 1	Raina		Love			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States F	Bankruptcy Court for the:	Northern	District of Illinois			
Office Otales L	summapley court for the.	Northern	(State)			
Case number (If known)						
	Form 106D					Check if this is an amended filing
Schedi	ıle D: Credito	ors Who Ha	ve Claims Secure	ed by Pron	ertv	12/15
more space is	-		e are filing together, both are equ nber the entries, and attach it to t	•		
	creditors have claims se	ecured by your proper	tv?			
-			with your other schedules. You hav	e nothing else to repo	ort on this form.	
	Fill in all of the information		•			
	All Secured Claims					
	secured claims. If a credit		cured claim, list the creditor ticular claim, list the other creditors	Column A  Amount of claim	Column B Value of	Column C Unsecured
in Part 2	•	·	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports this claim	If any
2.1 Santand	ler Consumer USA			\$13,870.00	\$9,325.00	\$4,545.00
Creditor's	s Name		that secures the claim:	\$13,070.00	ψ9,323.00	φ4,545.00
14101 Numb	MYFORD RD FL 2  per Street	079 Automobile	the claim is: Check all that apply.			
	otreet	Contingent	, the oldin is onesk an that apply.			
TUSTIN	CA 92780	Unliquidated				
City	State ZIP Code	Disputed				
	ves the debt? Check one.	Nature of lien. Check	all that apply			
	otor 1 only					
	otor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	otor 1 and Debtor 2 only east one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	l another	Judgment lien fron	n a lawsuit			
└ to a	eck if this claim relates a community debt	Other (including a r	ight to offset)			
Date de	ebt was	Last 4 digits of accou	nt number1000			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$13,870.00

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Filli	n this inforr	mation to identify your c	ase:			
Deb	tor 1	Raina		Love		
l		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
(000	acc, ii iiii ig)	FIIST NAME	Middle Name	Last Name		
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
Coo	e number			(State)		
(If kn		-				
Of	ficial F	orm 106E/F				Check if this is an amended filing
						_
Sc	chedu	ule E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
othe Form clair the e know	r party to a n 106A/B) a ns that are entries in tl vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim tach the Continuation Pa	it could result in a claim. Als expired Leases (Official For is Secured by Property. If mo	so list executory contracts m 106G). Do not include an ore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Par	LIST /	All of Your PRIORIT	Y Unsecured Claims			
1.			nsecured claims against	you?		
	✓ No. (	Go to Part 2.				
	Yes.					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Chase Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 659732 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? Yes CITI 4.2 \$5,774.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2016 P.O. BOX 9001037 Number Street As of the date you file, the claim is: Check all that apply. Contingent Louisville Kentucky 40290 Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ CreditCard Is the claim subject to offset? **✓** No City of Chicago - Dep't of Revenue \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Illinois Tollway \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$7,375.00 6295 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 12/2011 PO BOX 2287 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.6 \$3,475.00 Last 4 digits of account number 9517 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 12/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 U S DEPT OF ED/GSL/ATL \$2,182.00 Last 4 digits of account number 2635 Nonpriority Creditor's Name When was the debt incurred? 2/2010 PO BOX 2287 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL \$1,585.00 Last 4 digits of account number 2643 Nonpriority Creditor's Name When was the debt incurred? 2/2010 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes Village of Calumet Park 4.9 \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 12409 South Throop When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Riverdale Illinois 60827 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Collecting For -

✓ No Yes

Is the claim subject to offset?

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Debto	r 1 Raina		L	Love	Case number (if known)
	First Name	Middle I	Name L	ast Name	
Part 2	Your NONPRIC	RITY Unsecured	l Claims - Continu	uation Page	
	After listing any en	tries on this page,	number them begin	ning with 4.5, follo	owed by 4.6, and so forth. Total claim
4.10	Wakefield, Loreal Nonpriority Creditor's 16501 Kedzie Number	s Name Street			gits of account number \$774.00 s the debt incurred? n/a
	- Number	Street		Conti	date you file, the claim is: Check all that apply. ingent
	Markham	Illinois	60428	Unliq	uidated
	City	State	Zip Code	Dispu	uted
	Who incurred the d	lebt? Check one.		Type of N	IONPRIORITY unsecured claim:
	Debtor 2 only			Stude	ent loans
	Debtor 1 and De	ebtor 2 only			ations arising out of a separation agreement or ce that you did not report as priority claims
	At least one of the	he debtors and anoth	ner	Debts debts	s to pension or profit-sharing plans, and other similar
	Check if this c	laim relates to a co	mmunity debt	[J]	Collecting For - Case No. 16-M6-
	Is the claim subjec	t to offset?		Other	r. Specify
	<b>✓</b> No				
	Yes				

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$14,617.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00

\$7,548.00

\$22,165.00

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Raina		Love	
	First Name	Middle Name	Last Name	,
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

#### Official Form 106G

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			טט	cument	Paye 30	01 71
Fill in	this infor	mation to identify your c	ase:			
Debto	r 1	Raina		Love		_
Debto	r 2	First Name	Middle Name	Last Nan	ne	
(Spouse	e, if filing)	First Name	Middle Name	Last Nan	ne	_
United	d States B	ankruptcy Court for the:	Northern	District of Illing		_
	number			(Sta	te)	_
Offi	<u>,                                      </u>	Form 106H				Check if this is an amended filing
Sch	edul	e H: Your Co	lebtors			12/15
tnown	). Answe	r every question.	tach the Additional Page			ny Additional Pages, write your name and case number (if
lc	daho, Lou		lived in a community prop xico, Puerto Rico, Texas, Wa			nmunity property states and territories include Arizona, California,
<u></u>	Yes.	Did your spouse, forme	er spouse, or legal equival	ent live with you	at the time?	
		Yes. In which communit	y state or territory did you	live?	Fi	Il in the name and current address of that person.
		Name of your spouse, t	ormer spouse, or legal equi	valent		
		Number Street				
		City	State		Zip Code	
3. Ir	n Column	1, list all of your codel	otors. Do not include your	spouse as a co	debtor if your	spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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			. a.g. c-	- 0		
Fill in this information to identify	your case:					
Debtor 1 Raina		Love				
First Name	Middle Name	Last N	lame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Norse	LastN		_	An amended filing	
(Spouse, Il IIIIIIg) First Name	Middle Name	Last N			A supplement showing p	voet-potition chapter 19
United States Bankruptcy Court for the:  Case number	Northern	District of Illi	inois State)		expenses as of the follow	
(If known)					MM / DD / YYYY	
Official Form 106I						
Schedule I: Your In	ncome					12/15
responsible for supplying correctinformation about your spouse. spouse. If more space is needed number (if known). Answer ever Part 1: Describe Employme	If you are separated an d, attach a separate she ry question.	d your spous	se is not filin	g with you, do	not include informati	on about your
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	<b>✓</b> Emplo	oved		Employed	
If you have more than one job, attach a separate page with		-	mployed		Not Employed	
information about additional employers.	0	_				
	Occupation	Self-emplo	Dyment			
Include part time, seasonal, or self-employed work.	Employer's name	-			_	
Occupation may include student or homemaker, if it applies.	Employer's address	Number St	reet		Number Street	
		City	Sta	ate Zip Code	City	State Zip Code
	How long employed there?					
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of	the date you file this for	<b>n.</b> If you have	nothing to rep	ort for any line, v	write \$0 in the space. Inc	lude your non-filing
spouse unless you are separated.						
If you or your non-filing spouse have more space, attach a separate she		, combine the			or that person on the line:  For Debtor 2 or	s below. If you need
			For	Debtor 1	non-filing spouse	
List monthly gross wages, sal deductions.) If not paid monthly be.			2.	\$0.00		_
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00		_
4. Calculate gross income. Add	line 2 + line 3.		4.	\$0.00		

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Debtor 1 Raina	Love	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or	
Considerate A hour	<b>→</b> 4.	\$0.00	non-filing spouse	
Copy line 4 here		ψ0.00		
5. List all payroll deductions:	<b>-</b>	<b>#0.00</b>		
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00	<del></del>	
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. <b>Union dues</b>	5g.	\$0.00		
5h. Other deductions. Specify:		<u>\$0.00</u> +	<del></del>	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	.5f + 5g 6.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a.	\$400.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	or a	_		
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefiunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	its			
Food Assistance Programs Income	8f.	\$181.00		
8g. Pension or retirement income	8g.	\$0.00	<del></del>	
8h. Other monthly income. Specify: Family Contribution	8h. +	\$376.00 +		
9. Add all other income Add lines $8a + 8b + 8c + 8d + 8e + 8f + 8g$	) + 8h. 9.	\$957.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$957.00 +	=	\$957.00
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives.	ur household, your d	lependents, your roomm		
Do not include any amounts already included in lines 2-10 or am	ounts that are not a	aliable to pay expenses II		\$0.00
Specify:			11. + 	\$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$957.00
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form	•		
No.				
Yes. Explain:				

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Debtor 1Raina		Love	)		Case number (if		
First Name	Middle Name	Last	Name		known)		
Official Form 1061. Addition	al page.						
8a.Net income from rental property and	d from operating a b	ousiness, p	rofession, o	r farm			
8a.1 Self employed hair and makeup	stylist	Debtor 1	Debtor 2				
Gross receipts (before all deductions)		\$400.00					
Ordinary and necessary operating expe	enses -	-\$0.00					
Net monthly income from a business,	profession, or farm	\$400.00		Copy	\$400.00	 	

Official Form 106l Schedule I: Your Income page 3

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		Doc	sument Page 34 of A	/1		
Fill in this infor	mation to identify your o	case:				
Debtor 1	Raina		Love			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	I	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sho expenses as of the		
Case number (If known)			<u> </u>	MM / DD / YYYY		
Official	Form 106J			, 55,		
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans	_	attach another sheet to the	are filing together, both are equalis form. On the top of any addition			number
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
г	No					
	Yes. Debtor 2 must fil	e Official Forms 106J-2, Exp	enses for Separate Household of De	ebtor 2.		
2. Do you hav	e dependents?	0				
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	penses include f people other	0				
than yourself and dependents	d your	es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
_	of a date after the bank		you are using this form as a sup upplemental Schedule J, check t		•	
	-	eash government assistance t on Schedule I: Your Incom	-		Yo	our expenses
	or home ownership ex or the ground or lot. 4.	penses for your residence.	Include first mortgage payments an	d	4.	\$0.00
-	uded in line 4:				٦.	
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Raina
 Love
 Case number (if known)

 Last Name
 Last Name

First Name	Mildule Natile Last Natile		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$0.00
6b. Water, sewer, garbage col	lection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$181.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$100.00
10. Personal care products an	d services	10.	\$50.00
11. Medical and dental expens	es	11.	\$30.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$75.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$151.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	nts:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:	annak ingluded in lines 4 au F. afabia farma an an Cabadula II. Varra basans	19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	<b>\$0.00</b>
20b. Real estate taxes.	,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's associatio			
200. Homeowner a associatio	n or condominant duos	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Raina			Love	Case number (if known)		
First N	ame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:		<u>.</u>		21	\$0.00
22. Calculate	your monthly expense	es.				\$637.00
22a. Add lin	es 4 through 21.					\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2						\$637.00
22c. Add lin	e 22a and 22b. The re	sult is your monthly expe	enses.		22.	
23. Calculate	our monthly net inco	ome.				
23a. Copy I	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$957.00
23b. Copy	our monthly expenses	from line 22 above.			23b	\$637.00
23c. Subtract your monthly expenses from your monthly income.					\$320.00	
The re	sult is your monthly ne	et income.			23c	
			pan within the year or do ynodification to the terms o			

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Fill in this information to identify your case:							
Debtor 1	Raina		Love				
	First Name	Middle Name	Last Name	,			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	<b>☑</b> No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
×	/s/ Raina Love	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 5/8/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this info	rmation to identify your	case:					
Debtor 1	Raina		Love				
20010.	First Name	Middle N		е			
Debtor 2 (Spouse, if filing)	First Name	Middle N	lame Last Nam	<u>e</u>			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(Stat	e)			
(If known)	-						Charlet William
Official	Form 107						Check if this is a amended filing
Stateme	ent of Financia	al Affairs fo	or Individuals	Filina for	Bankru	ıntcv	12/ <sup>-</sup>
Be as comple information.	ete and accurate as po	ossible. If two ma ed, attach a sepa	arried people are filing arrate sheet to this form	together, both	are equally	responsible for s	
Part 1: Giv	e Details About Your	Marital Status	and Where You Lived	Before			
1. What is	s your current marital s	atus?					
☐ Ma	arried						
☑ No	ot married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
<b>√</b> No	)						
		ou lived in the last	3 years. Do not include v	vhere you live r	IOW.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
Nu	ımber Street		From	Number Stre	et		From
_			То	-			То
Cit	y State	Zip Code		City	State	Zip Code	
	y outo	2.p 0000			Debtor 1	Z.p 0000	Same as Debtor 1
				ш			
Nu	ımber Street		From	Number Stre	et		From
_			То				То
Cit	y State	Zip Code		City	State	Zip Code	
		-	ouse or legal equivalent iana, Nevada, New Mexico,				
<b>✓</b> No							
-	Make sure you fill out S	Schedule H: Your (	Codebtors (Official Form	106H).			

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Debte	or 1	Raina	Love	Case r	number (if known)	
		First Name Middle	e Name Last Nar	ne		
Part :	2:	<b>Explain the Sources of Your Inc</b>	come			
ı	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		ars?
•			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$5000.00	Wages, commissions, bonuses, tips Operating a business	
lı p fi	nclu lubl ling	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lo	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016 ) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 ) YYYY				

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Love Debtor 1 Raina \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Raina			Lo	ve	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp ager	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider?  you are a general partner; g securities; and any managing r domestic support obligations,
<b>V</b>	No						
Ī	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts gua	for bankruptcy, or aranteed or cosigned to be nefited an ins	d by an insider.	y payments or trans  Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						include circulor s name
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2010 Mitsubishi Outlander \$0 Santander Consumer USA Creditor's Name Explain what happened PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Raina	Love	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
	_	Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official?		possession of an assignee for the benefit o	of creditors, a court-
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt		Raina		Love	Case number (if know	(n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed for	bankruptcy, did yo	u give any gifts or contri	outions with a total value of	of more than \$600	to any charity?
	<b>V</b>	No					
	Ħ	Yes. Fill in the details for each	gift or contribution				
	Ш		_				
		Gifts or contributions to chari	ties	Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name	<del>-</del>				
			-				
		Number Street					
		Number Street					
		City State	Zip Code				
		Oily State	Zip Code				
Dort	6.	List Certain Losses					
rait	O.	List Gertain Losses					
15.		hin 1 year before you filed for b	ankruptcy or since	you filed for bankruptcy	, did you lose anything bed	ause of theft, fire,	other disaster, or
	gan	nbling?					
	V	No					
	Ш	Yes. Fill in the details.					
		Describe the property you lost	t and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payments or T	ransfers				
	Incl	ude any attorneys, bankruptcy pet  No  Yes. Fill in the details.	ition preparers, or c	redit counseling agencies fo	or services required in your b	ankruptcy.	
	lacksquare	res. I ill ill the details.					
				Description and value of	of any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 500.00		5/8/2017	
		Person Who Was Paid					\$500.00
		11101 S. Western Avenue					\$500.00
		Number Street					\$500.00
							\$500.00
							\$500.00
		Chicago	60642				\$500.00
		Chicago Illinois	60643				\$500.00
		Chicago Illinois City State	60643 Zip Code				\$500.00
		City State					\$500.00
							\$500.00
		City State  Email or website address	Zip Code				\$500.00
		City State	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,	Zip Code				\$500.00
		City State  Email or website address	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid  Number Street  City State	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid  Number Street	Zip Code				\$500.00
		City State  Email or website address  Person Who Made the Payment,  Person Who Was Paid  Number Street  City State	Zip Code  if Not You  Zip Code				\$500.00

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Debt		Raina		Love	Case number (if known)		
		First Name	Middle Name	Last Name			
	help	nin 1 year before you filed by you deal with your credit not include any payment or	tors or to make payme		ır behalf pay or transfer	any property to an	yone who promised to
		No Yes. Fill in the details.					
				Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	<b>the</b> Incl	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a			
	Ш	100. Fill III are detaile.		Description and value of an property transferred		property or ceived or debts pai	Date d transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a	self-settled trust or simi	lar device of which	n you are a
		Yes. Fill in the details.		Description and value of the	ne property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Raina Love Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Chase Bank Checking XXXX-1234 02/2017 \$ -200.00 Person Who Was Paid Savings P.O. Box 659732 Number Street Money market Brokerage San Antonio 78265 Texas Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Deb <sup>1</sup>		Raina		.ove	Case	e number <i>(if known</i> )	
		First Name Middle Name	L	ast Name	_		
Part	9:	Identify Property You Hold or Control f	or Someor	ne Else			
	Do y	you hold or control any property that someoneone.			property you be	orrowed from, are storing for, or hold in	trust for
		N					
	$ lap{\checkmark}$	No					
		Yes. Fill in the details.					
			Where is t	he property?		Describe the contents	Value
		Own and a Name a	Ni Ot.				
		Owner's Name	NumberSti	reet			
		Number Street					
			City	State	Zip Code		
		City State Zip Code					
Part	10:	Give Details About Environmental Info	ormation				
For	the p	urpose of Part 10, the following definitions appl	y:				
		nvironmental law means any federal, state, or loc		-			
		azardous or toxic substances, wastes, or materia cluding statutes or regulations controlling the cla					
		olding statutes of regulations controlling the old	earup or tries	e substances,	wastes, or materi	ai.	
		ite means any location, facility, or property as de used to own, operate, or utilize it, including dis		ny environmen	tal law, whether y	ou now own, operate, or utilize it	
	Oi	used to own, operate, or utilize it, including dis	sposai sites.				
		azardous material means anything an environme xic substance, hazardous material, pollutant, co			lous waste, hazar	dous substance,	
	ιο	xic substance, nazardous materiai, poliutant, co	irrammam, Oi	Similar term.			
Rep	ort all	notices, releases, and proceedings that you know	ow about, reg	ardless of whe	en they occurred.		
24.	Has	any governmental unit notified you that you	ı may be liab	le or potentia	illy liable under	or in violation of an environmental law?	
		No					
	H	Yes. Fill in the details.					
	ш	roo. I iii ii ule dotaile.	C	man		Environmental law if you know it	Date of
			Governme	ntai unit		Environmental law, if you know it	notice
		Name of site	Governme	ntal unit			
		Number Street	NumberStr	root			
		Number Street	Numbersu	eet			
			City	State	Zip Code		
			- 3		,		
		City State Zip Code					
05	Цан	a very matified only managemental veit of only	valages of he		awi a 10		
25.	пач	e you notified any governmental unit of any	release of his	azaruous mati	enair		
	<b>✓</b>	No					
	П	Yes. Fill in the details.					
	_		Governme	ntal unit		Environmental law, if you know it	Date of
						, ,	notice
		Name of site	Governme	ntal unit			
		Number Street	NumberStr	eet			
				•			
			City	State	Zip Code		
		City, Charles 7's Control					
		City State Zip Code					

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Deb	tor 1					ove	Cas	e number (i	f known)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judio	cial or administi	rative proce	eding under	any environmer	ntal law? In	ıclude settleı	ments and ord	lers.
		No Yes. Fill in the det	tails.								
	_				Court or ag	jency		Nature	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	eet					Concluded
		•			City	State	Zip Code				_
Part	11:	Give Details Al	oout Your E	Business or Co	onnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	d you own a	business or	have any of the	following o	onnections t	o any busines	s?
					-		activity, either f	ull-time or p	oart-time		
		A member of A partner in a		oility company (l o	LC) OF IIITHU	ей парпіцу ра	irthership (LLP)				
		_		anaging executiv	-						
		_		of the voting or e		ities of a corp	ooration				
		No. None of the a Yes. Check all tha				ow for each h	ou isiness				
	ш	roo. Orlook dii u ii	ar apply abo	vo ana ilii in ano			re of the busine	ess			number Do not
									include So	cial Security	number or ITIN.
		Business Name							LIIV.		
		Number Street			— Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	То	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er	Erom	To	
		Oily	Oldio	Zip code					FIOIII	To	
					Desc	ribe the natu	ure of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Name	e of account	ant or bookkeep	er	Dates busi	ness existed	
		City	State	Zip Code	_				From	То	

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Deb	tor 1	Raina			Love	Case number (if known)
		First Name		Middle Name	Last Name	
28.		nin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	_				Date issued	
					2410 100404	
		Name			MM/DD/YYYY	
		-			<del>_</del>	
		Number Street				
		Oit.	Otata	Zin Onda	_	
		City	State	Zip Code		
Pari	12:	Sign Below				
1	true a	ind correct. I unde kruptcy case can	erstand that	making a false sta	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor	1		Signature of Debtor 2
		· ·				Date
		Date	5/8/2017			
ı	Did yo	ou attach addition	al pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo es				
	Did vo	ou pay or agree to	pav someor	e who is not an att	torney to help you fill out I	pankruptcy forms?
			Fa) 00001	io not an att	ione, to noip you in out i	
	✓ N	lo .				
	Y	es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

		Northern Dist	rict of Illinois	
In re	Raina Love		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF (	COMPENSATIO	ON OF ATTORNEY F	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one yrendered or to be rendered on behalf of	year before the filing of the	e petition in bankruptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to acc	cept		\$4,000.00
	Prior to the filing of this statement I h	ave received		\$500.00
	Balance Due			\$3,500.00
2.	The source of the compensation paid	to me was:		
	<b>Debtor</b>	Other (specify	y)	
3.	The source of the compensation paid	to me is:		
	<b>✓</b> Debtor	Other (specify	y)	
4.	I have not agreed to share the abomembers and associates of my la		on with any other person unless th	ey are
		firm. A copy of the agreer	with a other person or persons who ment, together with a list of the nam	
5.	In return for the above-disclosed fee, a. Analysis of the debtor's finance bankruptcy;		gal service for all aspects of the ban ig advice to the debtor in determinii	
	b. Preparation and filing of any p	etition, schedules, statem	ents of affairs and plan which may	be required;
	c. Representation of the debtor a	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor i	n adversary proceedings a	and other contested bankruptcy ma	tters;
6.	By agreement with the debtor(s), the a	above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	e statement of any agreem	ent or arrangement for payment to	me for representation of the
	5/8/2017		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
	-		Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/8/2017	
Signed	:	
/s/ Rain	a Love	
		/s/ Chris Pryor
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Love, Raina	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	RIX
Th knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their
Date:	5/8/2017	/s/ Love, Raina	
		Love, Raina Signature of Deb	otor

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Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CITI P.O. BOX 9001037 Louisville, KY, 40290

Wakefield, Loreal 16501 Kedzie Markham, IL, 60428

Illinois Tollway PO Box 5544 Chicago, IL, 60680

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Village of Calumet Park 12409 South Throop Riverdale, IL, 60827

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081 Case 17-14401 Doc 1 Filed 05/08/17 Entered 05/08/17 15:26:59 Desc Main Document Page 62 of 71

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
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6. Advise the debtor of the need to maintain appropriate insurance.

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- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
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- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
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- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
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- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	5/8/2017	
Signed:		
/s/ Rain	a Love	
		/s/ Chris Pryor
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Raina		Love	Case number (if known)	
First Name	Middle Name	Last Name	. <del>-</del>	
Part 6: Answer These Qu	estions for Reporting Purpose 16a. Are your debts primaril	y consumer debts? Con	nsumer debts are defin	ied in 11 U.S.C. § 101(8) as
you have?	<ul><li>No. Go to line 16b.</li><li>✓ Yes. Go to line 17.</li><li>16b. Are your debts primaril</li></ul>	investment or through th	ness debts are debts the operation of the bus	nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt	✓ No. I am not filing under Chapte	er 7. Do you estimate that aft	ter any exempt property	vis excluded and administrative
property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	funds will be available to di:	stribute to unsecured cr	editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	lana lana	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	of title 11, United States Code. under Chapter 7.	napter 7, I am aware that I I understand the relief av	may proceed, if eligib railable under each ch	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed
	If no attorney represents me an out this document, I have obtain I request relief in accordance will understand making a false star connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341,	ned and read the notice ro th the chapter of title 11, tement, concealing prope ase can result in fines up	equired by 11 U.S.C. ( United States Code, erty, or obtaining mon-	§ 342(b). specified in this petition. ey or property by fraud in
	/s/ Raina Love Signature of Debtor 1		Signature of Debtor	2
	Executed on5/8/2017 MM / DD	// <b>YYY</b>	Executed on	MM / DD / YYYY

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		Doce	ument rage oo	0171	
Fill in this info	ormation to identify your case	9:			
Debtor 1	Raina		Love		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: N				
3	Daniel play Court for tise. 1	oment	District of Illinois (State)		
Case number (If known)					
Official	Form 106Dec				Check if this is an amended filing
Declarat	ion About an In	dividual Debt	tor's Schedules		12/15
f two married	people are filing together,	ooth are equally respon	nsible for supplying correct i	information	
money or prop	1341, 1519, and 3571.	with a bankruptcy cas	e can result in fines up to \$2	ing a false statement, concealing pr 250,000, or imprisonment for up to 2	O years, or both. 18
Did you p	ay or agree to pay someone	who is NOT an attorn	ey to help you fill out bankru	intov formo?	
<b>⊘</b> No			oy to noip you iii out bank, i	iproy lornis:	
	Name of person		Attack David 1 D	***	
L	Tarre or person		Attach Bankruptcy Peti Signature (Official Form	ition Preparer's Notice, Declaration, and n 119).	V 1
l la dan a a a					
that they	nalty of perjury, I declare the are true and correct.	at I have read the sum	mary and schedules filed wit	th this declaration and	

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Raina Love
Signature of Debtor 1

Date 5/8/2017

MM/DD/YYYY

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Debto	r1 Raina	Love	Case number (if known)
Market, who against a supplement of a second	First Name Middle Nam	e Last Name	
28. V	Within 2 years before you filed for bankrupt creditors, or other parties.	cy, did you give a financial statemer	nt to anyone about your business? Include all financial institutions,
Ž	Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip C	ode	
Part 12	2: Sign Below		
a b	ankruptcy case can result in fines up to \$2	50,000, or imprisonment for up to 2	ey, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 5/8/2017		Date
Did	you attach additional pages to Your State	ment of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
V	No		
	Yes		
Did	you pay or agree to pay someone who is n	ot an attorney to help you fill out ba	nkruptcy forms?
V	No		
靣	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)

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# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Love, Raina	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
TI knowledge	he above named Debtors hereby verify e.	y that the attached list of creditors is tru	e and correct to the best of their
Date:	5/8/2017	/s/ Love, Raina Love, Raina	M)
		Signature of Debt	or

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Del	otor 1 Raina	•	Love	Case number (if known)	
· ·	First Name	Middle Name	Last Name	Odse Mulliber (Ir Kilowi)	
16.	. Calculate the median	family income that applies to y	ou. Follow these steps:		
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number o	f people in your household.	1		
	16c. Fill in the median fa	mily income for your state and si	ze of		\$50,765.00
	household		To find a	list of applicable median income amounts, go online	400,100.00
17.	How do the lines comp	ned in the separate instructions to	or this form. This list may	also be available at the bankruptcy clerk's office.	
			a top of page t of this fo	rm, check box 1, Disposable income is not determined	
	under 11 U.S.C	C. § 1325(b)(3). Go to Part 3. Do	o NOT fill out <i>Calculation</i>	rm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	17b. Line 15b is mo	re than line 16c. On the top of pa	age 1 of this form check	hov 2. Disposable income in determined and determined	
	0.0.0. g 1020	D)(3). Go to Part 3 and fill out (	Calculation of Disposah	le Income (Official Form 122C-2). On line 39 of that	
	ioini, copy you	r carrent mosturity income from life	ne 14 above.		
Part		ommitment Period Under		)	
18.		monthly income from line 11.	and the second of the second o		\$957.00
19.	commitment period unde	istment if it applies. If you are in the state of the sta	married, your spouse is n	ot filing with you, and you contend that calculating the r spouse's income, copy the amount from line 13.	
		nent does not apply, fill in 0 on lii		r spouse's income, copy the amount from line 13.	20.02
			10 104.		-\$0.00
20.	19b. Subtract line 19a f	rom line 18. monthly income for the year. F			\$957.00
		monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.	umbor of months in .	energy and a second	A MARKET CONTRACTOR OF THE CON	\$957.00
		number of months in a year).			x 12
	20b. The result is your cui	rrent monthly income for the year	r for this part of the form.		\$11,484.00
	20c. Copy the median fan	nily income for your state and siz	e of household from line	160	\$50,765.00
21.					\$30,763.00
۷۱.	How do the lines compa				
	Line 20b is less than I commitment period is	3 years. Go to Part 4.	d by the court, on the to	p of page 1 of this form, check box 3, The	
			envisa ardarad by the ac-	urt, on the top of page 1 of this form, check box	
	4, The commitment p	period is 5 years. Go to Part 4.	awise ordered by the cot	int, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I decl	are under penalty of perjury that	the information on this st	atement and in any attachments is true and correct.	
	🗶 /s/ Raina Love	1///	×		
	Signature of Debto	or 1	Sign	ature of Debtor 2	
	Date 5/8/2017		Date		
	MM/DD/YY	Ϋ́Υ	Date	MM/DD/YYYY	
	If you checked 17a, do	NOT fill out or file Form 122C-2	<u>.</u>		
	If you checked 17b, fill	out Form 122C-2 and file it with	this form. On line 39 of	that form, copy your current monthly income from line t	4
	above.			•	